United States Bankruptcy Court Eastern District of New York

In re: Lawrence J Ukryn Debtor Case No. 15-43970-ess Chapter 7

#### **CERTIFICATE OF NOTICE**

District/off: 0207-1 User: admin Page 1 of 1 Date Rcvd: Dec 03, 2015 Form ID: 318DF7 Total Noticed: 23

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2015. db +Lawrence J Ukryn, 105 Boerum Place, Apt 4, Brooklyn, NY 11201-6219 +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, smq Brooklyn, NY 11201-3719 +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300 smg smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001 8652324 P O Box 707600, Tulsa, OK 74170-7600 8652325 +Jzamus, Ltd, Out Patient Dept, 170 Jerichio Turnpike, Floral Park, NY 11001-2024 4910 Tiedman Road, Cleveland, OH 44144-2338 8652326 +Keybank Usa, +Midland Funding LLC, C/O Scott Morris, Esq, 8652329 100 Church Street, New York, NY 10007-2601 +NYU Faculty Group, Boston, MA 02241-0001 +NYU Faculty Group, Coston, MA 02241-0001 +NYU Radiology, P O Box 415662, Boston, MA 02241-5662 8652333 8652332 8652334 d Emetgency, Medical Associates, Parsippany, NJ 07054 d University, Medical Center, 2 Brighton Road, Clifon wnstate At Lich, P O Box 5400, New York, NY 10087-5400 63 Flushing Ave, Unit 336, Brooklyn, NY 11205-1083 8652335 Richmond Emetgency, Parsippany, NJ 07054 +Richmond University, 8652336 Clifon, NJ 07012-1663 8652339 +SUNY Downstate At Lich, P O Box 5400, 8652337 +Shiel, 8652338 +Society Natl/pheaa, Po Box 61047, Harrisburg, PA 17106-1047 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Dec 03 2015 18:12:59G-mail/Text: ustpregroup2.D1.C2.D1.C3.D1.C Eastern District of NY (Brooklyn Office), New York, NY 10014-9449 +E-mail/Text: bankruptcy@cavps.com Dec 03 2015 18:13:03 8652323 Cavalry Portfolio Serv, Tempe, AZ 85285-7288 Po Box 27288, 8652327 +EDI: MID8.COM Dec 03 2015 18:13:00 Midland Credit Management, P O Box 60578, Los Angeles, CA 90060-0578 +EDI: MID8.COM Dec 03 2015 18:13:00 8652328 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255 +E-mail/Text: electronicbkydocs@nelnet.net Dec 03 2015 18:13:01 8652330 Nelnet Lns, Po Box 1649, Denver, CO 80201-1649 8652331 E-mail/Text: electronicbkydocs@nelnet.net Dec 03 2015 18:13:01 Nelnet, Inc. P O Box 2970, Omaha, NE 68103-2970 8669226 EDI: RMSC.COM Dec 03 2015 18:13:00 Synchrony Bank, c/o Recovery Management Systems Corp., 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 TOTAL: 7 \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\* NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2015 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2015 at the address(es) listed below:

Kevin B Zazzera on behalf of Debtor Lawrence J Ukryn kzazz007@yahoo.com Lori Lapin Jones ljones@jonespllc.com, lljones@ecf.epiqsystems.com Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

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Information to identify the case:		
Debtor 1	Lawrence J Ukryn	Social Security number or ITIN xxx-xx-2969
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN
United States Bankruptcy Court Eastern District of New York 271–C Cadman Plaza East, Suite 1595 Brooklyn, NY 11201–1800		
Case number:	1-15-43970-ess	Chapter: 7

# **Order of Discharge and Final Decree**

Revised: 12/15

#### IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Lawrence J Ukryn

#### IT IS FURTHER ORDERED:

- Lori Lapin Jones (Trustee) is discharged as trustee of the estate of the above–named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above–named debtor(s) is closed.

BY THE COURT

Dated: December 3, 2015 <u>s/ Elizabeth S. Stong</u> United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

# EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

## Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated:
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Official Form 318DF7